

Affordable Homes, Inc.  
GRANTOR(S)  
TO  
Charles Mark Ratay  
GRANTEE(S)

STATE MS.-DESOTO CO. <sup>11/2</sup>  
FILED )  
JUN 22 9 33 AM '90  
RECORDED 6/26/90  
DEED BOOK 226444  
PAGE 800  
W.E. DAVIS CH. CLK )

WARRANTY DEED

For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Affordable Homes, Inc. does hereby sell, convey and warrant unto Charles Mark Ratay the following described property situated in the County of DeSoto, State of Mississippi, together with all improvements and appurtenances thereon more particularly described as follows:

Lot 11, Creekwood Subdivision, in Section 19, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 34, Page 19, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this deed is subject to subdivision and zoning regulations in effect in DeSoto County, rights of ways and easements for public roads and public utilities and restrictive covenants and easements of record.

It is understood and agreed that the taxes for the year 1990 have been prorated as of this date on an estimated basis and when said taxes are actually determined, if the proration is incorrect then Grantor(s) agree to pay Grantee(s) or their assigns any deficiency and likewise Grantee(s) agree to pay Grantor(s) or their assigns any amount overpaid.  
Possession is to be given with delivery of deed.

WITNESS MY SIGNATURE this the 20th day of June, 1990.  
Affordable Homes, Inc.

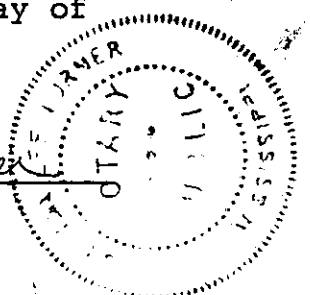
By: J. Kevin Hyneman  
Secretary

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

PERSONALLY appeared before me the undersigned authority in and for the aforesaid jurisdiction the within named, J. Kevin Hyneman, Secretary, of Affordable Homes, Inc. who acknowledged that on and for its behalf he signed and delivered the foregoing instrument on the day and year therein mentioned as its act and deed, first being authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this the 20th day of June, 1990.

Brenda Lee Turner  
Notary Public



My commission expires: 5/17/94

Grantor's Address: P. O. Box 185, Southaven, MS 38671  
Work Phone #: 393-2811 Home Phone #: same  
Grantee's Address: 8031 Creekwood Corcle East, Southaven, MS 38671  
Work Phone #: 781-1360 Home Phone #: 393-2255